



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [RBC US GROUP HOLDINGS LLC](#)

City/State [TORONTO, ONTARIO, CANADA](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [174,998,921](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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Summary Ratios

	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
Average assets (\$000)		159,189,129		141,615,353		128,499,487		121,004,598		
Net income (\$000)		1,313,880		1,041,125		1,201,744		1,002,419		
Number of BHCs in peer group						125		118		
Earnings and Profitability:										
Percent of Average Assets										
Net interest income (tax equivalent)	1.35		1.49		1.92	3.01	13	1.86	3.08	8
+ Non-interest income	4.08		3.77		3.74	1.32	90	3.28	1.31	91
- Overhead expense	4.41		4.25		4.60	2.69	95	4.13	2.71	92
- Provision for credit losses	0		0.13		0.09	0.15	37	0.06	0.14	25
+ Securities gains (losses)	0		0		0.01	0.01	65	0	0	42
+ Other tax equivalent adjustments	0.01		0.01		-0.01	0	3	0	0	87
= Pretax net operating income (tax equivalent)	1.12		0.99		1.13	1.56	17	0.95	1.57	8
Net operating income	0.83		0.74		0.94	1.19	19	0.83	1.24	13
Net income	0.83		0.74		0.94	1.19	19	0.83	1.24	13
Net income (Subchapter S adjusted)						1.17			1.42	
Percent of Average Earning Assets										
Interest income (tax equivalent)	1.74		2.12		3.39	4.41	8	3.29	4.24	8
Interest expense	0.22		0.42		1.26	1.08	69	1.19	0.86	78
Net interest income (tax equivalent)	1.53		1.71		2.13	3.33	12	2.10	3.38	10
Losses, Allowance, and Past Due + Nonaccrual										
Net loan and lease losses / Average loans and leases	0.02		0.07		0.06	0.21	26	0.07	0.22	28
Earnings coverage of net loan and lease losses (X)	154.55		35.13		51.98	24.40	84	39.13	21.75	81
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.72		0.77		0.62	0.83	32	0.54	0.90	21
Allowance for loan and lease losses / Total loans and leases	0.72		0.77		0.62	0.81	33	0.54	0.89	21
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.15		0.24		0.30	0.57	22	0.21	0.61	10
30–89 days past due loans and leases / Total loans and leases	0.56		0.47		0.33	0.43	44	0.32	0.44	36
Liquidity and Funding										
Net noncore funding dependence	0.67		6.99		23.06	14.45	77	40.38	16.62	92
Net short-term noncore funding dependence	-11.49		-5.41		8.59	3.38	61	25.19	4.66	95
Net loans and leases / Total assets	39.93		43.81		43.53	63.77	15	41.80	63.98	13
Capitalization										
Tier 1 leverage ratio	9.09		9.91		9.78	9.76	59	9.79	9.71	53
Holding company equity capital / Total assets	10.85		12.07		12.17	12.43	47	12.19	12.22	53
Total equity capital (including minority interest) / Total assets	10.85		12.07		12.19	12.57	46	12.22	12.27	52
Common equity tier 1 capital / Total risk-weighted assets	13.99		15.79		17.19	12.17	92	17.19	12.12	92
Net loans and leases / Equity capital (X)	3.68		3.63		3.58	5.21	13	3.43	5.29	13
Cash dividends / Net income	0		0		0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)						-12.02			17.36	
Growth Rates										
Assets	16.25		7.77		6.45	9.26	52	7		
Equity capital	4.48		6.87		6.28	10.49	41		7.89	
Net loans and leases	5.93		8.48		10.83	9.10	68		7.89	
Noncore funding	5.48		-21.68		-2.39	6.59	37		10.67	
Parent Company Ratios										
Short-term debt / Equity capital	0		0		0	1.02	36	0	1.14	37
Long-term debt / Equity capital	58.46		47.99		0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	96.32		97.08		97	103.22	15	97.15	103.10	17
Cash from ops + noncash items + op expense / Op expense + dividends	4,276.22		410.56		3,896.04	190.27	99	1,533.18	174.91	99

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,715,145	1,697,555	2,133,027	1,719,763		1.04	
Income from lease financing receivables.....	103,166	94,955	71,497	58,588		8.65	
Fully taxable income on loans and leases.....	1,788,129	1,761,127	2,174,484	1,750,499		1.53	
Tax-exempt income on loans and leases.....	30,182	31,383	30,040	27,852		-3.83	
Estimated tax benefit on income on loans and leases.....	25,066	18,368	13,927	30,892		36.46	
Income on loans and leases (tax equivalent).....	1,843,377	1,810,878	2,218,451	1,809,243		1.79	
Investment interest income (tax equivalent).....	273,138	321,957	364,258	336,154		-15.16	
Interest on balances due from depository institutions.....	11,345	9,643	49,126	32,535		17.65	
Interest income on other earning assets.....	321,746	492,016	1,282,542	1,353,192		-34.61	
Total interest income (tax equivalent).....	2,449,606	2,634,494	3,914,377	3,531,124		-7.02	
Interest on time deposits of \$250K or more	2,011	7,233	9,995	3,494		-72.20	
Interest on time deposits < \$250K.....	1,436	11,591	3,968	1,307		-87.61	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	50,739	70,585	134,327	62,850		-28.12	
Interest on other borrowings and trading liabilities.....	242,784	422,799	1,296,847	1,200,744		-42.58	
Interest on subordinated debt and mandatory convertible securities	5,996	5,995	7,493	8,403		0.02	
Total interest expense.....	302,966	518,203	1,452,630	1,276,798		-41.54	
Net interest income (tax equivalent).....	2,146,640	2,116,291	2,461,747	2,254,326		1.43	
Non-interest income.....	6,490,491	5,331,926	4,805,259	3,968,888		21.73	
Adjusted operating income (tax equivalent)	8,637,131	7,448,217	7,267,006	6,223,214		15.96	
Overhead expense.....	7,021,461	6,020,280	5,911,660	4,998,802		16.63	
Provision for credit losses.....	7,605	177,061	109,455	70,541			
Securities gains (losses)	939	189	10,654	-32		396.83	
Other tax equivalent adjustments	14,932	7,767	-6,625	789		92.25	
Pretax net operating income (tax equivalent).....	1,787,097	1,398,351	1,453,403	1,153,781		27.80	
Applicable income taxes	417,325	318,743	226,343	89,543		30.93	
Tax equivalent adjustments	54,496	39,080	18,195	61,109		39.45	
Applicable income taxes (tax equivalent).....	471,821	357,823	244,538	150,652		31.86	
Minority interest	1,396	-597	7,121	710			
Net income before discontinued operations, net of minority interest	1,313,880	1,041,125	1,201,744	1,002,419		26.20	
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	1,313,880	1,041,125	1,201,744	1,002,419		26.20	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,315,276	1,040,528	1,208,865	1,003,129		26.40	
Investment securities income (tax equivalent).....	273,138	321,957	364,258	336,154		-15.16	
US Treasury and agency securities (excluding mortgage-backed securities)	19,740	29,993	30,076	28,890		-34.18	
Mortgage-backed securities	217,249	251,073	284,595	235,036		-13.47	
All other securities	36,149	40,891	49,587	72,228		-11.59	
Cash dividends declared.....	0	0	0	0			
Common	0	0	0	0			
Preferred	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.54			1.86			3.05	4	8	2.92	3.87	8			
Less: Interest expense	0.19			0.37			1.13	0.98	68	1.06	0.79	75			
Equals: Net interest income (tax equivalent)	1.35			1.49			1.92	3.01	13	1.86	3.08	8			
Plus: Non-interest income	4.08			3.77			3.74	1.32	90	3.28	1.31	91			
Equals: adjusted operating income (tax equivalent)	5.43			5.26			5.66	4.41	92	5.14	4.46	85			
Less: Overhead expense	4.41			4.25			4.60	2.69	95	4.13	2.71	92			
Less: Provision for credit losses	0			0.13			0.09	0.15	37	0.06	0.14	25			
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0	0	96	0	0	94			
Plus: Realized gains (losses) on available-for-sale securities	0			0			0.01	0.01	65	0	0	40			
Plus: other tax equivalent adjustments	0.01			0.01			-0.01	0	3	0	0	87			
Equals: Pretax net operating income (tax equivalent)	1.12			0.99			1.13	1.56	17	0.95	1.57	8			
Less: Applicable income taxes (tax equivalent)	0.30			0.25			0.19	0.36	10	0.12	0.33	9			
Less: Minority interest	0			0			0.01	0	83	0	0	76			
Equals: Net operating income	0.83			0.74			0.94	1.19	19	0.83	1.24	13			
Plus: Net extraordinary items	0			0			0	0	50	0	0	51			
Equals: Net income	0.83			0.74			0.94	1.19	19	0.83	1.24	13			
Memo: Net income (last four quarters)	0.83			0.74			0.94	1.19	18	0.83	1.24				
Net income—BHC and noncontrolling (minority) interest	0.83			0.73			0.94	1.20	18	0.83	1.25	13			
Margin Analysis															
Average earning assets / Average assets	88.34			87.60			89.85	91.05	35	88.72	91.48	21			
Average interest-bearing funds / Average assets	49.84			54.25			57.15	65.57	18	56.49	65.56	16			
Interest income (tax equivalent) / Average earning assets	1.74			2.12			3.39	4.41	19	0.83	4.24	8			
Interest expense / Average earning assets	0.22			0.42			1.26	1.08	69	1.19	0.86	78			
Net interest income (tax equivalent) / Average earning assets	1.53			1.71			2.13	3.33	12	2.10	3.38	10			
Yield or Cost															
Total loans and leases (tax equivalent)	2.83			3.02			4.19	5.09	9	4.06	4.95	9			
Interest-bearing bank balances	0.16			0.26			2.24	2.04	62	1.45	1.64	30			
Federal funds sold and reverse repos	0.27			0.78			2.87	2.44	74	2.51	2.17	72			
Trading assets	1.75			2.02			2.63	0.99	78	3.54	1.11	88			
Total earning assets	1.71			2.10			3.37	4.36	8	3.23	4.20	7			
Investment securities (tax equivalent)	1.12			1.79			2.26	2.76	6	2.27	2.68	17			
US Treasury and agency securities (excluding mortgage-backed securities)	0.64			1.72			1.97	2.32	32	1.68	2.05	23			
Mortgage-backed securities	1.06			1.68			2.22	2.61	9	2.15	2.50	11			
All other securities	2.18			3.23			3.75	4.06	49	4.10	4.20	67			
Interest-bearing deposits	0.13			0.26			0.58	1.10	13	0.31	0.81	7			
Time deposits of \$250K or more	0.29			0.91			1.64	1.96	23	0.84	1.44	10			
Time deposits < \$250K	0.43			1.59			1.30	1.82	18	0.55	1.29	9			
Other domestic deposits	0.13			0.22			0.56	0.93	20	0.30	0.67	11			
Foreign deposits									1.19			0.97			
Federal funds purchased and repos	0.24			0.68			2.78	1.86	84	2.39	1.51	82			
Other borrowed funds and trading liabilities	0.81			1.12			1.96	2.38	25	2.38	2.28	58			
All interest-bearing funds	0.38			0.67			1.98	1.49	78	1.87	1.19	84			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	6,490,491	5,331,926	4,805,259	3,968,888	
Fiduciary activities income	1,912,567	1,484,930	1,317,157	1,235,098	
Service charges on deposit accounts - domestic	78,853	58,596	59,745	61,673	
Trading revenue.....	352,574	425,191	328,811	64,337	
Investment banking fees and commissions.....	3,148,444	2,582,464	2,458,134	2,241,984	
Insurance activities revenue.....	10,501	9,939	9,052	9,499	
Venture capital revenue.....	0	0	-109	-466	
Net servicing fees	-2	-73	-82	-85	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	-7,424	-1,566	1,817	33,619	
Other non-interest income.....	994,978	772,445	630,734	323,229	
Total overhead expenses	7,021,461	6,020,280	5,911,660	4,998,802	
Personnel expense.....	4,615,154	3,845,231	3,771,314	3,043,456	
Net occupancy expense.....	622,347	575,769	534,983	480,665	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	143,720	145,328	188,643	147,691	
Other operating expenses.....	1,640,240	1,453,952	1,416,720	1,326,990	
Fee income on mutual funds and annuities.....	328,656	287,996	315,860	331,292	
Memoranda					
Assets under management in proprietary mutual funds and annuities	41,723,956	27,891,924	19,115,354	15,378,206	
Number of equivalent employees	15,191	13,648	13,453	12,964	
Average personnel expense per employee.....	303.81	281.74	280.33	234.76	
Average assets per employee.....	10,479.17	10,376.27	9,551.73	9,333.89	

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.06			5.40			6.57	2.72	84	8.35	3.08	87			
Overhead expenses / Net Interest Income + non-interest income	81.67			81.17			81.63	61.29	92	81.11	60.88	94			
Percent of Average Assets															
Total overhead expense	4.41			4.25			4.60	2.69	95	4.13	2.71	92			
Personnel expense.....	2.90			2.72			2.93	1.41	97	2.52	1.44	97			
Net occupancy expense.....	0.39			0.41			0.42	0.28	92	0.40	0.28	87			
Other operating expenses.....	1.12			1.13			1.25	0.97	80	1.22	0.97	81			
Overhead less non-interest income	0.33			0.49			0.86	1.32	21	0.85	1.38	16			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	81.29			80.83			81.35	60.64	92	80.33	60.37	94			
Personnel expense.....	53.43			51.63			51.90	32.39	97	48.90	32.51	97			
Net occupancy expense.....	7.21			7.73			7.36	6.52	66	7.72	6.48	73			
Other operating expenses.....	20.65			21.47			22.09	21.20	68	23.70	20.90	73			
Total non-interest income	75.15			71.59			66.12	29.23	89	63.78	28.50	91			
Fiduciary activities income	22.14			19.94			18.13	1.97	96	19.85	2.14	95			
Service charges on domestic deposit accounts	0.91			0.79			0.82	3.88	14	0.99	4.15	15			
Trading revenue.....	4.08			5.71			4.52	1.18	88	1.03	0.85	76			
Investment banking fees and commissions.....	36.45			34.67			33.83	3.54	94	36.03	3.42	95			
Insurance activities revenue.....	0.12			0.13			0.12	0.47	54	0.15	0.47	59			
Venture capital revenue.....	0			0			0	0.02	1	-0.01	0.02	1			
Net servicing fees	0			0			0	0.28	13	0	0.65	2			
Net securitization income	0			0			0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	-0.09			-0.02			0.03	1.86	14	0.54	1.61	41			
Other non-interest income.....	11.52			10.37			8.68	10.04	52	5.19	9.86	18			
Overhead less non-interest income	6.15			9.24			15.22	31.06	16	16.55	31.46	13			
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.35			22.79			15.57	20.56	15	7.76	19.04	5			
Applicable income tax + TE / Pretax net operating income + TE	26.40			25.59			16.83	23.23	7	13.06	21.56	8			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	Percent Change						
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	39,422,718	32,873,605	28,266,782	24,166,570			19.92	
Commercial and industrial loans	10,265,235	11,712,059	8,181,319	7,513,873			-12.35	
Loans to individuals	2,133,372	1,855,246	1,705,633	1,464,132			14.99	
Loans to depository institutions and acceptances of other banks	8,488	17,590	15,426	46,130			-51.75	
Agricultural loans	0	0	0	0				
Other loans and leases	18,545,330	20,010,822	23,009,148	21,966,199			-7.32	
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	70,375,143	66,469,322	61,178,308	55,156,904			5.88	
Less: Allowance for loan and lease losses	505,890	510,325	377,606	298,776			-0.87	
Net loans and leases	69,869,253	65,958,997	60,800,702	54,858,128			5.93	
Debt securities that reprice or mature in over 1 year	27,874,525	17,527,961	14,702,106	11,909,480			59.03	
Mutual funds and equity securities	1,423,133	1,258,585	1,056,534	124,944			13.07	
Subtotal	99,166,911	84,745,543	76,559,342	66,892,552			17.02	
Interest-bearing bank balances	5,904,597	4,123,444	2,316,000	2,968,648			43.20	
Federal funds sold and reverse repos	33,892,847	29,142,651	31,073,151	22,466,791			16.30	
Debt securities that reprice or mature within 1 year	3,114,471	2,115,388	1,694,518	1,585,806			47.23	
Trading assets	12,732,777	13,691,864	13,527,556	21,471,954			-7.00	
Total earning assets	154,811,603	133,818,890	125,170,567	115,385,751			15.69	
Non-interest-bearing cash and due from depository institutions	774,596	802,579	735,629	821,671			-3.49	
Premises, fixed assets, and leases	2,484,847	2,372,791	2,289,242	916,530			4.72	
Other real estate owned	3,947	4,499	4,660	6,611			-12.27	
Investment in unconsolidated subsidiaries	95,278	29,329	75,497	72,085			224.86	
Intangible and other assets	16,828,650	13,512,064	11,440,722	14,023,950			24.55	
Total assets	174,998,921	150,540,152	139,686,317	131,226,598			16.25	
Quarterly average assets	173,181,118	146,387,644	136,451,133	125,164,891			18.30	
Average loans and leases (YTD)	65,069,795	59,898,976	53,000,241	44,566,348			8.63	
Memoranda								
Loans held-for-sale	0	0	0	0				
Loans not held-for-sale	70,375,143	66,469,322	61,178,308	55,156,904			5.88	
Real estate loans secured by 1–4 family	20,909,849	16,990,970	14,961,893	12,393,034			23.06	
Commercial real estate loans	18,448,977	15,825,837	13,249,937	11,737,677			16.58	
Construction and land development	3,106,909	2,881,190	2,721,394	2,281,877			7.83	
Multifamily	2,414,632	1,779,000	1,318,571	972,993			35.73	
Nonfarm nonresidential	12,927,436	11,165,647	9,209,972	8,482,807			15.78	
Real estate loans secured by farmland	63,892	56,798	54,952	35,859			12.49	
Total investment securities	32,412,129	20,901,934	17,453,158	13,620,230			55.07	
U.S. Treasury securities	708,925	281	100,453	99,467			252186.48	
US agency securities (excluding mortgage-backed securities)	3,197,090	2,218,334	1,445,016	1,504,073			44.12	
Municipal securities	535,420	634,254	751,308	839,132			-15.58	
Mortgage-backed securities	24,692,795	16,683,441	13,658,131	10,309,610			48.01	
Asset-backed securities	521,654	95,784	429,686	731,281			444.61	
Other debt securities	1,333,112	11,255	12,030	11,723			11744.62	
Mutual funds and equity securities	1,423,133	1,258,585	1,056,534	124,944			13.07	
Available-for-sale securities	25,253,142	14,202,211	12,613,616	9,289,926			77.81	
U.S. Treasury securities	708,825	181	100,354	99,369			391516.02	
US agency securities (excluding mortgage-backed securities)	2,469,489	1,347,119	605,261	662,912			83.32	
Municipal securities	390	791	3,668	8,885			-50.70	
Mortgage-backed securities	20,219,672	12,747,081	11,462,617	7,775,756			58.62	
Asset-backed securities	521,654	95,784	429,686	731,281			444.61	
Other debt securities	1,333,112	11,255	12,030	11,723			11744.62	
Mutual funds and equity securities	0	0	0	0				
Held-to-maturity securities appreciation (depreciation)	-69,103	106,182	8,582	-112,868				
Available-for-sale securities appreciation (depreciation)	-280,625	138,319	-8,292	-174,268				
Structured notes, fair value	0	0	0	0				
Pledged securities	3,146,231	3,106,143	1,568,565	1,404,716			1.29	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	45,025,954	32,860,169	25,161,360	23,671,339		37.02	
NOW, ATS and transaction accounts	2,093,758	2,181,498	777,126	597,469		-4.02	
Time deposits less brokered deposits < \$250K	214,114	243,932	284,476	229,510		-12.22	
MMDA and other savings accounts	40,073,817	35,056,416	26,263,753	20,514,022		14.31	
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	87,407,643	70,342,015	52,486,715	45,012,340		24.26	
Time deposits of \$250K or more	621,220	725,820	819,013	452,209		-14.41	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	22,210,062	22,771,034	30,941,491	33,771,832		-2.46	
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	8,701,376	6,896,971	9,777,386	9,672,092		26.16	
Other borrowings w/remaining maturity over 1 year	12,012,535	10,487,174	11,039,649	10,123,951		14.55	
Brokered deposits < \$250K	29,398	427,917	164,448	12,203		-93.13	
Noncore funding	43,574,591	41,308,916	52,741,987	54,032,287		5.48	
Trading liabilities	9,067,026	6,533,786	7,795,023	7,985,405		38.77	
Subordinated notes and debentures + trust preferred securities	151,335	153,402	155,469	235,322		-1.35	
Other liabilities	15,815,861	14,031,483	9,480,046	7,931,183		12.72	
Total liabilities	156,016,456	132,369,602	122,659,240	115,196,537		17.86	
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0			
Common stock	0	0	0	0			
Common surplus	17,264,305	17,413,801	17,412,842	17,707,256		-0.86	
Retained earnings	1,979,554	665,674	-375,220	-1,575,970		197.38	
Accumulated other comprehensive income	-264,440	85,287	-40,253	-137,951			
Other equity capital components	0	0	0	0			
Total holding company equity capital	18,979,419	18,164,762	16,997,369	15,993,335		4.48	
Noncontrolling (minority) interest in subsidiaries	3,046	5,788	29,708	36,726		-47.37	
Total equity capital, including minority interest	18,982,465	18,170,550	17,027,077	16,030,061		4.47	
Total liabilities and capital	174,998,921	150,540,152	139,686,317	131,226,598		16.25	
Memoranda							
Non-interest-bearing deposits	45,025,955	32,860,169	25,161,360	23,671,339		37.02	
Interest-bearing deposits	43,032,306	38,635,583	28,308,816	21,805,413		11.38	
Total deposits	88,058,261	71,495,752	53,470,176	45,476,752		23.17	
Long-term debt that reprices within 1 year	223,720	1,252,425	1,620,320	2,299,465		-82.14	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	18,164,762	16,997,369	15,993,335	14,664,160			
Accounting restatements	0	0	0	0			
Net income	1,313,880	1,041,125	1,201,744	1,002,419			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	0	0	0	0			
Change in other comprehensive income	-349,726	125,540	97,697	-8,985			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	-149,497	728	-295,407	335,741			
Holding company equity capital, ending balance	18,979,419	18,164,762	16,997,369	15,993,335			

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Real estate loans	22.53			21.84			20.24	37.78	19	18.42	37.19	19			
Commercial and industrial loans	5.87			7.78			5.86	12.02	19	5.73	12.85	19			
Loans to individuals	1.22			1.23			1.22	4.20	41	1.12	4.31	36			
Loans to depository institutions and acceptances of other banks	0			0.01			0.01	0.04	72	0.04	0.05	78			
Agricultural loans.....	0			0			0	0.24	11	0	0.30	12			
Other loans and leases.....	10.60			13.29			16.47	5.01	94	16.74	5	97			
Net loans and leases.....	39.93			43.81			43.53	63.77	15	41.80	63.98	13			
Debt securities over 1 year.....	15.93			11.64			10.53	14.60	25	9.08	14.63	19			
Mutual funds and equity securities	0.81			0.84			0.76	0.06	99	0.10	0.06	72			
Subtotal	56.67			56.29			54.81	79.65	11	50.97	79.97	10			
Interest-bearing bank balances	3.37			2.74			1.66	3.06	42	2.26	3.04	52			
Federal funds sold and reverse repos.....	19.37			19.36			22.24	1.57	93	17.12	1.66	93			
Debt securities 1 year or less	1.78			1.41			1.21	1.91	50	1.21	1.96	48			
Trading assets	7.28			9.10			9.68	1.19	92	16.36	1.33	94			
Total earning assets.....	88.46			88.89			89.61	89.53	48	87.93	89.74	29			
Non-interest cash and due from depository institutions.....	0.44			0.53			0.53	1.14	11	0.63	1.21	12			
Other real estate owned.....	0			0			0	0.03	21	0.01	0.04	20			
All other assets.....	11.09			10.57			9.87	9.27	61	11.45	8.98	75			
Memoranda															
Short-term investments	24.52			23.50			25.12	7.63	88	20.59	7.80	86			
U.S. Treasury securities.....	0.41			0			0.07	1.03	42	0.08	1.04	45			
US agency securities (excluding mortgage-backed securities)	1.83			1.47			1.03	0.54	75	1.15	0.69	77			
Municipal securities	0.31			0.42			0.54	1.34	40	0.64	1.62	41			
Mortgage-backed securities	14.11			11.08			9.78	11.44	38	7.86	11.13	29			
Asset-backed securities	0.30			0.06			0.31	0.28	73	0.56	0.33	78			
Other debt securities	0.76			0.01			0.01	0.39	27	0.01	0.41	30			
Loans held-for-sale.....	0			0			0	0.39	7	0	0.30	8			
Loans held for investment	40.21			44.15			43.80	63.50	15	42.03	63.93	13			
Real estate loans secured by 1–4 family	11.95			11.29			10.71	13.29	38	9.44	13.46	32			
Revolving	0.60			0.76			0.86	2.07	34	0.94	2.27	32			
Closed-end, secured by first liens	11.35			10.52			9.84	10.69	47	8.49	10.57	37			
Closed-end, secured by junior liens	0.01			0.01			0.01	0.28	13	0.01	0.31	12			
Commercial real estate loans	10.54			10.51			9.49	22.23	24	8.94	21.58	22			
Construction and land development.....	1.78			1.91			1.95	3.44	39	1.74	3.51	35			
Multifamily.....	1.38			1.18			0.94	3.01	24	0.74	2.72	22			
Nonfarm nonresidential	7.39			7.42			6.59	14.69	26	6.46	14.44	26			
Real estate loans secured by farmland.....	0.04			0.04			0.04	0.36	41	0.03	0.41	41			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
	56.02			49.46			46.20	57.46	32	43.81	56.49	32			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.71			25.56			24.46	20.75	60	22.47	21.10	52			
Real estate loans secured by 1–4 family.....	1.48			1.71			1.97	3.15	38	2.23	3.50	39			
Revolving	28.23			23.85			22.49	17.39	70	20.24	17.39	62			
Closed-end.....	26.22			23.81			21.66	33.52	29	21.28	32.14	31			
Commercial real estate loans	4.41			4.33			4.45	5.09	50	4.14	5.20	49			
Construction and land development.....	0.14			0.19			0.33	0.94	39	0.27	1.02	35			
1–4 family.....	4.28			4.15			4.12	4.02	57	3.87	4.05	53			
Other.....	3.43			2.68			2.16	4.69	34	1.76	4.10	31			
Multifamily.....	18.37			16.80			15.05	22.15	33	15.38	21.40	36			
Nonfarm nonresidential	5.66			5.39			4.85	7.72	35	4.69	8.03	35			
Owner-occupied.....	12.71			11.41			10.21	14.34	34	10.69	13.38	43			
Other.....	0.09			0.09			0.09	0.55	45	0.07	0.63	43			
Real estate loans secured by farmland.....	0.01			0.03			0.03	0.11	73	0.08	0.12	80			
Loans to depository institutions and acceptances of other banks.....	14.59			17.62			13.37	19.53	30	13.62	20.32	31			
Commercial and industrial loans	3.03			2.79			2.79	7.13	46	2.65	7.36	44			
Loans to individuals	0.33			0.26			0.41	0.81	66	0.39	1.02	64			
Credit card loans.....	0			0			0	0.37	11	0	0.46	12			
Agricultural loans.....	26.35			30.11			37.61	9.85	92	39.82	9.66	92			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	247.78			224.73			212.13	391.26	21	199.18	379.80	21			
Real estate loans secured by 1–4 family.....	131.42			116.15			112.28	138.18	40	102.14	137.84	36			
Revolving	6.55			7.78			9.04	21.26	33	10.15	23.33	33			
Closed-end.....	124.87			108.37			103.24	115.20	45	91.99	112.79	41			
Commercial real estate loans	115.96			108.19			99.43	229.44	24	96.74	219.72	24			
Construction and land development.....	19.53			19.70			20.42	34.95	40	18.81	35.36	36			
1–4 family.....	0.62			0.85			1.51	6.61	34	1.23	7.04	32			
Other.....	18.91			18.84			18.92	27.32	45	17.58	27.26	39			
Multifamily.....	15.18			12.16			9.90	31.04	25	8.02	27.85	23			
Nonfarm nonresidential	81.25			76.33			69.12	152.10	25	69.91	147.22	28			
Owner-occupied.....	25.05			24.47			22.26	53.07	27	21.30	54.89	26			
Other.....	56.20			51.86			46.86	97.41	29	48.61	91.80	32			
Real estate loans secured by farmland.....	0.40			0.39			0.41	3.60	40	0.30	4.02	39			
Loans to depository institutions and acceptances of other banks.....	0.05			0.12			0.12	0.44	71	0.38	0.54	78			
Commercial and industrial loans	64.52			80.06			61.40	122.02	24	61.93	128.82	23			
Loans to individuals	13.41			12.68			12.80	43.51	41	12.07	42.67	36			
Credit card loans.....	1.45			1.19			1.88	4.34	66	1.79	5.31	62			
Agricultural loans.....	0			0			0	2.18	11	0	2.72	12			
Other loans and leases.....	116.56			136.80			172.67	52.44	94	181.04	51.79	96			
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.11			20.05			18.88	26.45	34	18.71	24.79	36			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	97.81			91.09			86.69	178.57	25	85.03	167.93	26			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	122.85			115.56			108.95	236.10	23	106.33	225.98	22			

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	24.52			23.50			25.12	7.63	88	20.59	7.80	86			
Liquid assets	46.80			44.28			45	22.44	87	45.45	22.72	88			
Investment securities	18.52			13.88			12.49	16.99	30	10.38	17.27	18			
Net loans and leases	39.93			43.81			43.53	63.77	15	41.80	63.98	13			
Net loans, leases and standby letters of credit	40.39			44.36			44.13	64.84	13	42.35	65.07	11			
Core deposits	49.95			46.73			37.57	63.09	13	34.30	62.13	11			
Noncore funding	24.90			27.44			37.76	19.36	84	41.17	21.34	86			
Time deposits of \$250K or more	0.35			0.48			0.59	2.94	9	0.34	2.89	7			
Foreign deposits	0			0			0	0.43	38	0	0.47	38			
Federal funds purchased and repos	12.69			15.13			22.15	1.94	96	25.74	1.97	96			
Secured federal funds purchased	0			0			0	0	49	0	0	49			
Net federal funds purchased (sold)	-6.68			-4.23			-0.09	0.48	17	8.61	0.54	99			
Commercial paper	0			0			0	0.02	45	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	4.97			4.58			7	3.01	90	7.37	3.67	84			
Earning assets that reprice within 1 year	44.62			47.05			52.15	39.29	84	49.02	40.29	78			
Interest-bearing liabilities that reprice within 1 year	0.46			0.91			0.86	10.19	3	0.48	10.01	4			
Long-term debt that reprices within 1 year	0.13			0.83			1.16	0.96	73	1.75	1.34	73			
Net assets that reprice within 1 year	44.03			45.31			50.13	26.63	94	46.78	27.38	91			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.67			6.99			23.06	14.45	77	40.38	16.62	92			
Net short-term noncore funding dependence	-11.49			-5.41			8.59	3.38	61	25.19	4.66	95			
Short-term investment / Short-term noncore funding	136.15			114.89			84.21	77.77	65	61.59	66.46	62			
Liquid assets - short-term noncore funding / Nonliquid assets	54.12			42.76			27.58	16.97	80	22.03	16.04	70			
Net loans and leases / Total deposits	79.34			92.26			113.71	90.31	88	120.63	90.08	89			
Net loans and leases / Core deposits	79.93			93.77			115.84	103.93	78	121.87	105	80			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.45			0.75			0.07	0.72	24	-0.95	-0.82	33			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.82			0.98			-0.06	1.36	8	-1.47	-1.98	65			
Structured notes appreciation (depreciation) / Tier 1 capital								0			-0.05				
Percent of Investment Securities															
Held-to-maturity securities	17.70			26.03			21.68	12.67	66	30.88	16.19	72			
Available-for-sale securities	77.91			67.95			72.27	85.40	24	68.21	81.88	27			
U.S. Treasury securities	2.19			0			0.58	6.15	40	0.73	6.99	46			
US agency securities (excluding mortgage-backed securities)	9.86			10.61			8.28	3.49	80	11.04	4.02	84			
Municipal securities	1.65			3.03			4.30	7.75	52	6.16	9.16	51			
Mortgage-backed securities	76.18			79.82			78.26	67.43	62	75.69	65.45	62			
Asset-backed securities	1.61			0.46			2.46	1.66	76	5.37	2.05	79			
Other debt securities	4.11			0.05			0.07	2.94	30	0.09	2.79	32			
Mutual funds and equity securities	4.39			6.02			6.05	0.40	97	0.92	0.42	81			
Debt securities 1 year or less	9.61			10.12			9.71	11.86	56	11.64	11.91	63			
Debt securities 1 to 5 years	64.17			37.13			54.73	17.94	91	59.37	19.18	91			
Debt securities over 5 years	21.83			46.73			29.50	66.02	15	28.07	64.73	14			
Pledged securities	9.71			14.86			8.99	30.57	20	10.31	33.30	18			
Structured notes, fair value	0			0			0	0.03	42	0	0.04	41			
Percent Change from Prior Like Quarter															
Short-term investments	21.28			0.85			29.84	26.69	63		6.77				
Investment securities	55.07			19.76			28.14	11.75	83		9.42				
Core deposits	24.26			34.02			16.61	11.23	73		7.29				
Noncore funding	5.48			-21.68			-2.39	6.59	37		10.67				

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	30,758,852	27,068,429	23,517,770	21,038,510	
Commit: Secured commercial real estate loans	3,974,191	3,318,131	2,883,826	2,695,082	
Commit: Unsecured real estate loans	578,479	590,846	787,940	797,971	
Credit card lines (reported semiannually, June/Dec)	3,046,040	2,890,669	2,620,730	1,978,297	
Securities underwriting	0	0	0	0	
Standby letters of credit	820,066	822,853	839,344	712,721	
Commercial and similar letters of credit	101,343	95,622	105,951	134,296	
Securities lent	1,210,659	1,983,761	1,484,405	1,306,105	
Credit derivatives - notional amount (holding company as guarantor)	561,611	445,792	379,507	265,912	
Credit derivatives - notional amount (holding company as beneficiary)	25,851	23,485	33,133	53,994	
Credit derivative contracts w/ purchased credit protection-investment grade..	587,462	469,277	406,200	283,149	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	6,440	36,757	
Derivative Contracts					
Interest rate futures and forward contracts	142,757,446	151,428,990	96,539,102	159,661,584	
Written options contracts (interest rate)	75,997,846	80,550,429	21,397,105	23,969,848	
Purchased options contracts (interest rate)	80,552,425	111,776,340	20,237,064	25,992,768	
Interest rate swaps	243,686,501	148,970,502	158,506,644	151,564,405	
Futures and forward foreign exchange	3,088,429	1,420,660	1,345,259	2,056,376	
Written options contracts (foreign exchange)	30	22,216	8,951	62,062	
Purchased options contracts (foreign exchange)	0	14,988	5,344	61,408	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	61,174,541	41,974,475	38,397,566	38,341,073	
Written options contracts (commodity and other)	59,413,537	61,545,707	66,464,394	66,034,225	
Purchased options contracts (commodity and other)	47,666,881	54,609,919	60,378,444	65,980,830	
Commodity and other swaps	756,524	585,313	620,167	558,363	

BHC	Peer #	9	Pct	BHC	Peer #	9	Pct	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct	BHC	Peer #	Pct
Percent of Total Assets																		
Loan commitments (reported semiannually, June/Dec)	17.58		17.98			16.84	23.52	30	16.03	24.05	29							
Standby letters of credit	0.47		0.55			0.60	0.84	52	0.54	0.92	42							
Commercial and similar letters of credit	0.06		0.06			0.08	0.02	86	0.10	0.02	89							
Securities lent	0.69		1.32			1.06	0.40	87	1	0.62	86							
Credit derivatives - notional amount (holding company as guarantor)	0.32		0.30			0.27	0.42	67	0.20	0.52	69							
Credit derivatives - notional amount (holding company as beneficiary)	0.01		0.02			0.02	0.52	61	0.04	0.75	63							
Credit derivative contracts w/ purchased credit protection-investment grade..	0.34		0.31			0.29	0.30	76	0.22	0.52	78							
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0		0			0	0.45	70	0.03	0.69	73							
Derivative contracts	408.63		433.70			332.10	68.47	90	407.15	65.81	92							
Interest rate contracts	310.28		327.31			212.39	47.31	92	275.24	43.84	93							
Interest rate futures and forward contracts	81.58		100.59			69.11	10.67	88	121.67	11.40	90							
Written options contracts (interest rate)	43.43		53.51			15.32	2.47	91	18.27	2.16	92							
Purchased options contracts (interest rate)	46.03		74.25			14.49	2.65	92	19.81	2.32	93							
Interest rate swaps	139.25		98.96			113.47	28.86	92	115.50	26.74	93							
Foreign exchange contracts	1.76		0.97			0.97	10.12	68	1.66	10.92	73							
Futures and forward foreign exchange contracts	1.76		0.94			0.96	5.23	74	1.57	5.22	76							
Written options contracts (foreign exchange)	0		0.01			0.01	0.05	81	0.05	0.14	83							
Purchased options contracts (foreign exchange)	0		0.01			0	0.08	80	0.05	0.13	84							
Foreign exchange rate swaps	0		0			0	2.03	38	0	2.17	37							
Equity, commodity, and other derivative contracts	96.58		105.43			118.74	3.32	96	130.24	4.08	96							
Commodity and other futures and forward contracts	34.96		27.88			27.49	0.19	97	29.22	0.25	99							
Written options contracts (commodity and other)	33.95		40.88			47.58	0.98	96	50.32	1.48	96							
Purchased options contracts (commodity and other)	27.24		36.28			43.22	0.94	96	50.28	1.29	96							
Commodity and other swaps	0.43		0.39			0.44	0.38	80	0.43	0.40	81							
Percent of Average Loans and Leases																		
Loan commitments (reported semiannually, June/Dec)	47.27		45.19			44.37	45.53	66	47.21	44.93	69							

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	715,094,160	652,899,539	463,900,040	534,282,942	
Interest rate contracts	542,994,218	492,726,261	296,679,915	361,188,605	
Foreign exchange contracts	3,088,459	1,457,864	1,359,554	2,179,846	
Equity, commodity, and other contracts	169,011,483	158,715,414	165,860,571	170,914,491	
Derivatives Position					
Futures and forwards	207,020,416	194,824,125	136,281,927	200,059,033	
Written options	135,411,413	142,118,352	87,870,450	90,066,135	
Exchange-traded	135,232,749	141,803,011	87,591,230	89,833,459	
Over-the-counter	178,664	315,341	279,220	232,676	
Purchased options	128,219,306	166,401,247	80,620,852	92,035,006	
Exchange-traded	128,037,005	166,080,180	80,334,840	91,795,318	
Over-the-counter	182,301	321,067	286,012	239,688	
Swaps	244,443,025	149,555,815	159,126,811	152,122,768	
Held for trading	33,040,346	57,002,898	47,127,728	97,145,635	
Interest rate contracts	30,781,529	55,777,930	46,091,333	95,855,505	
Foreign exchange contracts	2,253,136	1,219,198	1,022,514	1,277,059	
Equity, commodity, and other contracts	5,681	5,770	13,881	13,071	
Non-traded	682,053,814	595,896,641	416,772,312	437,137,307	
Interest rate contracts	512,212,689	436,948,331	250,588,582	265,333,100	
Foreign exchange contracts	835,323	238,666	337,040	902,787	
Equity, commodity, and other contracts	169,005,802	158,709,644	165,846,690	170,901,420	
Derivative contracts (excluding futures and FX 14 days or less)	712,901,452	648,336,591	453,700,462	524,329,839	
One year or less	449,252,609	447,008,156	306,986,041	334,861,872	
Over 1 year to 5 years	173,563,385	144,912,237	88,872,612	178,179,158	
Over 5 years	90,085,458	56,416,198	57,841,809	11,288,809	
Gross negative fair value (absolute value)	212,249	150,690	91,088	653,440	
Gross positive fair value	320,518	635,271	264,565	664,955	
Held for trading	277,208	611,514	264,463	651,877	
Non-traded	43,310	23,757	102	13,078	
Current credit exposure on risk-based capital derivative contracts	2,954,168	3,529,901	2,246,514	3,266,560	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Percent of Notional Amount															
Interest rate contracts	75.93			75.47			63.95	93.44	8	67.60	92.91	8			
Foreign exchange contracts	0.43			0.22			0.29	3.20	51	0.41	3.39	47			
Equity, commodity, and other contracts	23.63			24.31			35.75	1.64	97	31.99	1.93	96			
Futures and forwards	28.95			29.84			29.38	13.49	79	37.44	12.78	86			
Written options	18.94			21.77			18.94	5.91	89	16.86	6.60	84			
Exchange-traded	18.91			21.72			18.88	0.15	98	16.81	0.23	97			
Over-the-counter	0.02			0.05			0.06	5.10	15	0.04	5.49	17			
Purchased options	17.93			25.49			17.38	4.42	88	17.23	4.19	90			
Exchange-traded	17.90			25.44			17.32	0.28	97	17.18	0.32	97			
Over-the-counter	0.03			0.05			0.06	3.35	39	0.04	3.20	43			
Swaps	34.18			22.91			34.30	69.75	16	28.47	70.34	14			
Held for trading	4.62			8.73			10.16	44.16	38	18.18	46.31	40			
Interest rate contracts	4.30			8.54			9.94	37.24	40	17.94	38.40	43			
Foreign exchange contracts	0.32			0.19			0.22	1.60	62	0.24	1.85	60			
Equity, commodity, and other contracts	0			0			0	0.83	74	0	1.14	72			
Non-traded	95.38			91.27			89.84	55.84	61	81.82	53.69	59			
Interest rate contracts	71.63			66.92			54.02	52.22	55	49.66	50.60	52			
Foreign exchange contracts	0.12			0.04			0.07	0.34	70	0.17	0.57	73			
Equity, commodity, and other contracts	23.63			24.31			35.75	0.13	98	31.99	0.16	98			
Derivative contracts (excluding futures and forex 14 days or less)	99.69			99.30			97.80	93.86	53	98.14	94.47	57			
One year or less	62.82			68.47			66.18	32.17	81	62.68	32.51	79			
Over 1 year to 5 years	24.27			22.20			19.16	30.45	39	33.35	31.16	54			
Over 5 years	12.60			8.64			12.47	28.09	31	2.11	28.71	16			
Gross negative fair value (absolute value)	0.03			0.02			0.02	0.83	4	0.12	0.72	7			
Gross positive fair value	0.04			0.10			0.06	1.19	4	0.12	0.85	5			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01			0.01			0.01	0.06	33	0.06	0.06	83			
Gross positive fair value (X)	0.02			0.04			0.02	0.07	41	0.06	0.06	82			
Held for trading (X)	0.02			0.04			0.02	0.06	54	0.06	0.05	83			
Non-traded (X)	0			0			0	0.01	13	0	0.01	31			
Current credit exposure (X)	0.19			0.25			0.17	0.05	87	0.28	0.04	91			
Credit losses on derivative contracts	0			0			0	0	45	0	0	47			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0			0	0	47	0	0	47			
90+ days past due	0			0			0	0	48	0	0	48			
Other Ratios															
Current credit exposure / Risk-weighted assets	2.68			3.95			2.98	0.73	88	4.74	0.53	93			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017									
Change: Allowance for Loan and Lease Losses excluding ATTR														
Beginning balance	510,325	377,606	298,776	263,324										
Gross losses	29,644	61,189	48,017	43,986										
Write-downs, transfers to loans held-for-sale	0	0	0	0										
Recoveries	18,384	17,460	18,303	14,256										
Net losses	11,260	43,729	29,714	29,730										
Provision for loan and lease losses	7,605	177,061	109,455	70,541										
Adjustments	-780	-613	-911	-5,359										
Ending balance	505,890	510,325	377,606	298,776										
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0										
Analysis Ratios														
Provision for loan and lease losses / Average assets	0	0.13	0.09	0.15	37	0.06	0.14	25						
Provision for loan and lease losses / Average loans and leases	0.01	0.30	0.21	0.24	53	0.16	0.24	44						
Provision for loan and lease losses / Net loan and lease losses	67.54	404.91	368.36	130.58	95	237.27	134.68	89						
Allowance for loan and lease losses / Total loans and leases not held for sale	0.72	0.77	0.62	0.83	32	0.54	0.90	21						
Allowance for loan and lease losses / Total loans and leases	0.72	0.77	0.62	0.81	33	0.54	0.89	21						
Allowance for loan and lease losses / Net loans and leases losses (X)	44.93	11.67	12.71	8.03	78	10.05	7.54	77						
Allowance for loan and lease losses / Nonaccrual assets	498.62	327.10	211.29	218.72	66	279.57	214.03	73						
ALLL / 90+ days past due + nonaccrual loans and leases	408.80	322.01	206.20	151.73	74	265.23	160.51	80						
Gross loan and lease losses / Average loans and leases	0.05	0.10	0.09	0.28	26	0.10	0.30	25						
Recoveries / Average loans and leases	0.03	0.03	0.03	0.08	32	0.03	0.09	21						
Net losses / Average loans and leases	0.02	0.07	0.06	0.21	26	0.07	0.22	28						
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	0	0	40	0	0	39						
Recoveries / Prior year-end losses	30.04	36.36	41.61	36.22	70			41.30						
Earnings coverage of net loan and lease losses (X)	154.55	35.13	51.98	24.40	84	39.13	21.75	81						
Net Loan and Lease Losses By Type														
Real estate loans	0	0	0	0.01	33	0	0.02	28						
Real estate loans secured by 1-4 family	0	0	0	0.01	38	-0.01	0.01	26						
Revolving	-0.01	-0.01	0	0.02	35	-0.05	0.03	17						
Closed-end	0	0	0	0	39	0	0.01	39						
Commercial real estate loans	0	0	0	0.01	24	0	0.01	37						
Construction and land development	-0.02	-0.01	0	-0.01	40	-0.01	-0.03	50						
1-4 family	0	0	0	0	55	0	-0.01	63						
Other	-0.02	-0.01	0	-0.01	36	-0.01	-0.02	41						
Multifamily	0	0	0	0	56	0	0	58						
Nonfarm nonresidential	0	0	0	0.02	22	0	0.02	28						
Owner-occupied	0	0	0	0.01	19	0	0.01	20						
Other	0	0	0	0.01	40	0	0.01	44						
Real estate loans secured by farmland	0	0	0	0.01	48	0	0	50						
Commercial and industrial loans	0.08	0.31	0.27	0.37	47	0.33	0.31	61						
Loans to individuals	0.14	0.39	0.36	1.17	21	0.25	1.16	19						
Credit card loans	1.58	2.68	1.92	3.11	28	1.23	2.92	18						
Agricultural loans				0.08			0.15							
Loans to foreign governments and institutions				0			0							
Other loans and leases	0	0	0.01	0.15	38	0.01	0.14	43						

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	392,260	309,962	201,220	176,339	
90+ days past due loans and leases	22,293	2,466	4,416	5,782	
Nonaccrual loans and leases	101,458	156,015	178,713	106,868	
Total past due and nonaccrual loans and leases	516,011	468,443	384,349	288,989	
Restructured 30–89 days past due	240	724	79	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	12,294	32,753	52,591	40,166	
Total restructured loans and leases	12,534	33,477	52,670	40,166	
30–89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	13,748	3,265	19,961	30,272	
Other real estate owned	3,947	4,499	4,660	6,611	
Other Assets					
30–89 days past due	5,270	2,898	227	1,703	
90+ days past due	10,784	7,976	3,508	1,585	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	16,054	10,874	3,735	3,288	
Percent of Loans and Leases					
30–89 days past due loans and leases	0.56	0.47	0.33	0.43	36
90+ days past due loans and leases	0.03	0	0.01	0.15	29
Nonaccrual loans and leases	0.14	0.23	0.29	0.51	12
90+ days past due and nonaccrual loans and leases	0.18	0.24	0.30	0.71	9
30–89 days past due restructured	0	0	0	0.01	12
90+ days past due restructured	0	0	0	0.01	26
Nonaccrual restructured	0.02	0.05	0.09	0.14	32
30–89 days past due loans held for sale	0	0	0	0.38	37
90+ days past due loans held for sale	0	0	0	0.42	43
Nonaccrual loans held for sale	0	0	0	0.40	38
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets	0.56	0.47	0.33	0.43	36
90+ days past due assets	0.05	0.02	0.01	0.15	28
Nonaccrual assets	0.14	0.23	0.29	0.53	11
30+ days past due and nonaccrual assets	0.76	0.72	0.63	1.19	10
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.08	0.11	0.13	0.44	6
90+ days past due and nonaccrual assets + other real estate owned	0.08	0.11	0.14	0.48	5
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.07	0.11	0.15	0.53	6
Allowance for loan and lease losses	23.60	32.23	53.87	115.41	15
Equity capital + allowance for loan and lease losses	0.61	0.88	1.17	4.28	8
Tier 1 capital + allowance for loan and lease losses	0.75	1.12	1.53	5.65	6
Loans and leases + other real estate owned	0.17	0.25	0.33	0.85	6

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.25			0.51			0.42	0.38	66	0.42	0.42	58			
	90+ days past due		0.02			0			0	0.16	32	0.01	0.22	35			
	Nonaccrual		0.07			0.07			0.08	0.46	12	0.09	0.57	8			
Commercial and industrial	30–89 days past due		1.09			0.46			0.12	0.31	26	0.30	0.30	61			
	90+ days past due		0.06			0			0	0.05	30	0	0.05	37			
	Nonaccrual		0.69			1.02			1.84	0.83	88	1.05	0.76	70			
Individuals	30–89 days past due		0.14			0.23			1.49	0.83	83	0.26	0.84	21			
	90+ days past due		0.39			0.06			0.11	0.17	59	0.09	0.16	57			
	Nonaccrual		0.22			0.53			0.31	0.17	73	0.04	0.23	27			
Depository institution loans	30–89 days past due		0.26			0.02			0	0	47	0	0	47			
	90+ days past due		0.02			0.01			0	0	49	0	0	47			
	Nonaccrual		0			0			0	0	48	0	0	48			
Agricultural	30–89 days past due								0.24			0.17					
	90+ days past due								0			0					
	Nonaccrual								0.67			0.75					
Foreign governments	30–89 days past due								0.07			0.01					
	90+ days past due								0			0					
	Nonaccrual								0.03			0.06					
Other loans and leases	30–89 days past due		0.97			0.42			0.20	0.20	63	0.22	0.17	71			
	90+ days past due		0.01			0			0.01	0.01	76	0.01	0.01	73			
	Nonaccrual		0			0.02			0	0.13	32	0.03	0.14	47			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.12			0.37			0.26	0.67	18	0.09	0.71	6			
	90+ days past due	0.03			0			0	0.31	33	0.01	0.46	33			
	Nonaccrual	0.08			0.12			0.13	0.73	8	0.16	0.86	13			
Revolving	30–89 days past due	0.39			0.49			0.79	0.45	82	0.22	0.50	25			
	90+ days past due	0.05			0.02			0	0.05	24	0	0.05	25			
	Nonaccrual	0.31			0.54			0.67	1	52	0.30	1.17	24			
Closed-end	30–89 days past due	0.10			0.36			0.22	0.70	16	0.08	0.75	5			
	90+ days past due	0.03			0			0	0.35	37	0.01	0.53	34			
Junior lien	Nonaccrual	0.07			0.09			0.08	0.70	8	0.15	0.84	14			
	30–89 days past due	0.02			0			0	0.02	9	0	0.03	9			
	90+ days past due	0			0			0	0	29	0	0	24			
	Nonaccrual	0			0			0	0.04	17	0	0.06	19			
Commercial real estate	30–89 days past due	0.39			0.67			0.60	0.18	94	0.77	0.17	96			
	90+ days past due	0			0.01			0	0.03	44	0.01	0.03	62			
	Nonaccrual	0.05			0.01			0.02	0.23	13	0.01	0.28	11			
Construction and development	30–89 days past due	1.09			0.97			0.73	0.28	83	3.07	0.21	97			
	90+ days past due	0			0			0	0.02	33	0	0.02	31			
	Nonaccrual	0			0.01			0	0.20	27	0	0.19	28			
1–4 family	30–89 days past due	0			0			0	0.06	25	0.78	0.06	99			
	90+ days past due	0			0			0	0	41	0	0	43			
Other	Nonaccrual	0			0			0	0.02	30	0	0.02	28			
	30–89 days past due	1.09			0.97			0.73	0.20	87	2.29	0.13	97			
	90+ days past due	0			0			0	0.01	35	0	0.02	33			
	Nonaccrual	0			0.01			0	0.17	33	0	0.15	33			
Multifamily	30–89 days past due	0.01			0.34			0.05	0.08	61	0.10	0.10	66			
	90+ days past due	0			0.01			0	0	41	0.12	0.01	93			
	Nonaccrual	0			0			0	0.05	21	0	0.08	23			
Nonfarm non-residential	30–89 days past due	0.30			0.64			0.64	0.14	96	0.22	0.17	67			
	90+ days past due	0			0.01			0	0.03	47	0.01	0.03	55			
	Nonaccrual	0.07			0.01			0.03	0.28	13	0.02	0.30	10			
Owner Occupied	30–89 days past due	0.09			0.23			0.15	0.07	81	0.19	0.09	81			
	90+ days past due	0			0.01			0	0.01	26	0	0.01	25			
	Nonaccrual	0.03			0.01			0.03	0.16	21	0.01	0.17	14			
Other	30–89 days past due	0.20			0.42			0.49	0.07	96	0.03	0.07	45			
	90+ days past due	0			0			0	0.01	60	0.01	0.01	69			
	Nonaccrual	0.04			0			0	0.10	9	0.01	0.13	16			
Farmland	30–89 days past due	0			0			0	0.23	23	0	0.25	23			
	90+ days past due	0			0			0	0.01	42	0	0.01	42			
	Nonaccrual	0			0			0	0.84	19	0	1.23	19			
Credit card	30–89 days past due	0.63			1.03			1.32	1.19	60	0.98	1.22	28			
	90+ days past due	0.43			0.64			0.68	0.78	41	0.57	0.73	39			
	Nonaccrual	0.03			0			0	0.11	35	0	0.09	36			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	17,264,305	17,413,801	17,412,842	17,707,256	
Retained earnings	1,979,554	665,674	-375,220	-1,575,970	
Accumulated other comprehensive income (AOCI)	-264,440	85,287	-40,253	-137,951	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	18,979,419	18,164,762	16,997,369	15,993,335	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	3,819,861	3,942,400	4,058,994	4,258,997	
Accumulated other comprehensive income-related adjustments	-264,479	85,216	-40,088	-137,370	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	15,424,037	14,137,146	12,978,463	11,871,708	
Adjustments and deductions for common equity tier 1 capital	19,637	19,271	30,797	37,358	
Common equity tier 1 capital	15,404,400	14,117,875	12,947,666	11,834,350	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	1,005	1,010	
Additional tier 1 capital before deductions	0	0	1,005	1,010	
Less: Additional tier 1 capital deductions	19,637	19,271	31,802	38,368	
Additional tier 1 capital	0	0	0	0	
Tier 1 Capital	15,404,400	14,117,875	12,947,666	11,834,350	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	29,956	55,986	80,366	
Allowance for loan and lease losses in tier 2 capital	560,605	559,355	422,868	334,996	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	560,605	589,311	478,854	415,362	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	560,605	589,311	478,854	415,362	
Exited advanced approach tier 2 capital					
Total capital	15,965,005	14,707,186	13,426,520	12,249,712	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	173,181,118	146,387,644	136,451,133	125,164,891	
Less: Deductions from common equity tier 1 capital	3,839,498	3,961,671	4,090,796	4,297,365	
Less: Other deductions	-61,290	-21,386	-38,467	-13,393	
Total assets for leverage ratio	169,402,910	142,447,359	132,398,804	120,880,919	
Total risk-weighted assets	110,110,929	89,433,337	75,307,003	68,857,446	
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	13.99		15.79		17.19
Common equity tier 1 capital, column B	0		0		0
Tier 1 capital, column A	13.99		15.79		12.11
Tier 1 capital, column B	0		0		0.29
Total capital, column A	14.50		16.44		17.83
Total capital, column B	0		0		0.34
Tier 1 leverage	9.09		9.91		9.78
Supplementary leverage ratio, advanced approaches HCs					7.41
					7.41
					7.31

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change
	1-Year	5-Year				
Insurance Activities						
Total insurance underwriting assets	0	0	0	0		
Total property and casualty assets	0	0	0	0		
Reinsurance recoverables (P/C)						
Total life and health assets	0	0	0	0		
Reinsurance recoverables (L/H)						
Separate account assets (L/H)	0	0	0	0		
Total insurance underwriting equity	0	0	0	0		
Total property and casualty equity	0	0	0	0		
Total life and health equity	0	0	0	0		
Total insurance underwriting net income	0	0	0	0		
Total property and casualty	0	0	0	0		
Total life and health	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0		
Insurance activities revenue	10,501	9,939	9,052	9,499		5.65
Other insurance activities income	10,501	9,939	9,052	9,499		5.65
Insurance and reinsurance underwriting income	0	0	0	0		
Premiums	0	0	0	0		
Credit related insurance underwriting	0	0	0	0		
Other insurance underwriting	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0		
Life insurance assets	375,828	320,766	285,784	255,111		17.17

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0	0.01	37	0	0.01	36						
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0			0	51.47				56.12						
Insurance underwriting assets (L/H) / Total insurance underwriting assets				48.53				43.88							
Separate account assets (L/H) / Total life assets				7.26				8.53							
Insurance activities revenue / Adjusted operating income	0.12			0.13			0.12	0.47	54	0.15	0.47	59			
Premium income / Insurance activities revenue	0			0			0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income							34.91				44.54				
Other premium income / Total premium income							65.09				55.46				
Insurance underwriting net income / Consolidated net income	0			0			0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)							19.86				15.64				
Insurance net income (L/H) / Equity (L/H)							5.13				1.99				
Insurance benefits, losses, expenses / Insurance premiums							233.61				160.49				
Reinsurance recovery (P/C) / Total assets (P/C)							0.15				0.17				
Reinsurance recovery (L/H) / Total assets (L/H)							0.15				2.31				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	2.36			2.19			2.14	11.51	17	2.10	10.22	19			
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	66,586,930			61,529,670			66,824,177			67,571,622					
Net assets of broker-dealer subsidiaries / Consolidated assets	38.05			40.87			47.84	1.39	96	51.49	1.79	96			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	1,446,569	1,257,360	1,083,173	993,171	
Real estate loans.....	1,223,353	998,820	890,129	718,259	
Commercial and industrial loans	216,327	241,724	177,883	228,782	
Loans to depository institutions and other banks acceptances	6,889	16,816	15,161	46,130	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	1,324,347	1,009	1,025	579	
Interest-bearing bank balances	128,938	331,133	45,629	30,974	
Total selected foreign assets	2,899,854	1,589,502	1,129,827	1,024,724	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

Analysis Ratios

Yield: Foreign loans	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
	0			0			0	1.25	31	0	1.17	30			

Net Losses as a Percent of Foreign Loans by Type

Real estate loans							27.03			27.29					
Commercial and industrial loans							0.29			1.53					
Foreign governments and institutions							0			0					

Growth Rates

Net loans and leases.....	15.05		16.08		9.06	22.48	62		7.24						
Total selected assets.....	82.44		40.69		10.26	12.40	69		3.24						
Deposits						10.36			5						

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities		1,367,676	1,637,294	2,430,425	3,048,276		-16.47	
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		1,367,676	1,637,294	2,430,425	3,048,276		-16.47	
Retained credit exposure		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Auto loans		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases		0	0	0	0			
Unused commitments to provide liquidity (servicer advance)		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities		0.78	1.09	1.74		2.32		
1–4 family residential loans		0	0	0		0		
Home equity lines		0	0	0		0		
Credit card receivables		0	0	0		0		
Auto loans		0	0	0		0		
Commercial and Industrial loans		0	0	0		0		
All other loans and leases		0.78	1.09	1.74		2.32		
Asset-backed commercial paper conduits		0	0	0		0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		
Liquidity commitments provided to conduit structures		0	0	0		0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		27.69	23.28	21.63		19.18		
Home equity lines		1.45	1.67	1.89		2.12		
Credit card receivables		0.32	0.26	0.39		0.37		
Auto loans and other consumer loans		2.03	1.81	1.55		1.44		
Commercial and industrial loans		14.31	17.20	12.86		12.91		
All other loans and leases		54.19	55.79	61.67		63.98		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
	Percent Change					
	1-Year	5-Year				
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.01	0.02	0.03	0.04		
<hr/>						
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 30–89 days past due securitized assets	0	0	0	0	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets percent of securitized assets	0	0	0	0	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.10	0.36	0.22	0.08	
Home equity lines	0.39	0.49	0.79	0.22	
Credit card receivables	0.63	1.03	1.32	0.98	
Commercial and industrial loans	1.09	0.46	0.12	0.30	
All other loans and leases	0.62	0.48	0.37	0.36	
Total managed loans past due 30–89 days	0.55	0.46	0.32	0.30	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.03	0	0	0.01	
Home equity lines	0.05	0.02	0	0	
Credit card receivables	0.43	0.64	0.68	0.57	
Commercial and industrial loans	0.06	0	0	0	
All other loans and leases	0	-0.02	0	0	
Total managed loans past due 90+ days	0.03	0	0.01	0.01	
Total Past Due Managed Assets	0.58	0.46	0.32	0.31	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines	-0.01	-0.01	0	-0.05	
Credit card receivables	1.58	2.68	1.92	1.23	
Commercial and industrial loans	0.08	0.31	0.27	0.33	
All other loans and leases	0	0.01	0.01	0.01	
Net Losses on Managed Assets Percent of Total Managed Assets	0.02	0.06	0.05	0.05	

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		0	0	0	0			
Dividends		0	0	0	0			
Interest		0	0	0	0			
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Income from nonbank subsidiaries		325,000	26,000	362,000	60,000		1150.00	
Dividends		325,000	26,000	362,000	60,000		1150.00	
Interest		0	0	0	0			
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Income from subsidiary holding companies		0	298	2,922	0		-100.00	
Dividends		0	0	0	0			
Interest		0	298	2,922	0		-100.00	
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Total income from subsidiaries		325,000	26,298	364,922	60,000		1135.84	
Securities gains (losses)		0	0	0	0			
Other operating income		0	0	0	0			
Total operating income		325,000	26,298	364,922	60,000		1135.84	
Operating Expenses								
Personnel expenses		0	0	0	0			
Interest expense		0	0	0	0			
Other expenses		7,616	6,404	9,277	4,183		18.93	
Provision for loan and lease losses		0	0	0	0			
Total operating expenses		7,616	6,404	9,277	4,183		18.93	
Income (loss) before taxes		317,384	19,894	355,645	55,817		1495.38	
Applicable income taxes (credit)		0	0	0	0			
Extraordinary items								
Income before undistributed income of subsidiaries		317,384	19,894	355,645	55,817		1495.38	
Equity in undistributed income of subsidiaries		996,496	1,021,231	846,099	946,602		-2.42	
Bank subsidiaries		0	0	0	0			
Nonbank subsidiaries		-149,039	212,284	8,840	160,463			
Subsidiary holding companies		1,145,535	808,947	837,259	786,139		41.61	
Net income (loss)		1,313,880	1,041,125	1,201,744	1,002,419		26.20	
Memoranda								
Bank net income		0	0	0	0			
Nonbank net income		175,961	238,284	370,840	220,463		-26.15	
Subsidiary holding companies' net income		1,145,535	808,947	837,259	786,139		41.61	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		11,700,518	38.90	9,469,980	35.23	541,167	3.18	531,327		23.55	
Common and preferred stock		204,412	0.68	353,451	1.31	141,167	0.83	131,327		-42.17	
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		11,496,106	38.22	9,116,529	33.91	400,000	2.35	400,000		26.10	
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		18,357,263	61.03	17,385,950	64.68	16,450,734	96.78	15,406,188		5.59	
Common and preferred stock		18,077,263	60.10	17,280,950	64.28	16,345,734	96.16	15,406,188		4.61	
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		280,000	0.93	105,000	0.39	105,000	0.62	0		166.67	
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		19,113	0.06	26,052	0.10	6,164	0.04	60,005		-26.64	
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		72	0	11	0	11	0	0		554.55	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		30,076,966	100.00	26,881,993	100.00	16,998,076	100.00	15,997,520		11.89	
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		11,096,106	36.89	8,716,529	32.43	0	0	0		27.30	
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		947	0	308	0	287	0	245		207.47	
Balance due to subsidiaries and related institutions		494	0	393	0	420	0	3,940		25.70	
Total liabilities		11,097,547	36.90	8,717,230	32.43	707	0	4,185		27.31	
Equity Capital		18,979,419	63.10	18,164,763	67.57	16,997,369	100	15,993,335		4.48	
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		0	0	0	0	0	0	0	0		
Common surplus		17,264,305	57.40	17,413,802	64.78	17,412,842	102.44	17,707,256		-0.86	
Retained earnings		1,979,554	6.58	665,674	2.48	-375,220	-2.21	-1,575,970		197.38	
Accumulated other comprehensive income		-264,440	-0.88	85,287	0.32	-40,253	-0.24	-137,951			
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		30,076,966	100.00	26,881,993	100.00	16,998,076	100.00	15,997,520		11.89	
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	7.04			5.94			7.26	9.68	15	6.47	10.40	12			
Bank net income / Average equity investment in banks								10.51				11.19			
Nonbank net income / Average equity investment in nonbanks	76.48			90.36			253.24	7.89	98	227.57	7.10	99			
Subsidiary HCs net income / Average equity investment in sub HCs	6.45			4.82			5.27	8.55	32	5.18	8.78	27			
Bank net income / Parent net income	0			0			0	82.22	7	0	82.56	8			
Nonbank net income / Parent net income	13.39			22.89			30.86	5.93	88	21.99	3.78	90			
Subsidiary holding companies' net income / Parent net income	87.19			77.70			69.67	74	42	78.42	72.48	42			
Leverage															
Total liabilities / Equity capital	58.47			47.99			0	20.43	4	0.03	20.88	6			
Total debt / Equity capital	58.46			47.99			0	14.31	13	0	14.69	15			
Total debt + notes payable to subs that issued TPS / Equity capital	58.46			47.99			0	16.36	7	0	17.10	6			
Total debt + Loans guaranteed for affiliate / Equity capital	58.46			47.99			0	14.56	13	0	15.14	15			
Total debt / Equity capital – excess over fair value	58.46			47.99			0	14.51	13	0	14.81	15			
Long-term debt / Equity capital	58.46			47.99			0	13.04	13	0	13.37	15			
Short-term debt / Equity capital	0			0			0	1.02	36	0	1.14	37			
Current portion of long-term debt / Equity capital	0			0			0	0.05	40	0	0.14	39			
Excess cost over fair value / Equity capital	0			0			0	0.12	38	0	0.12	39			
Long-term debt / Consolidated long-term debt	91.22			81.92			0	28.44	13	0	28.63	14			
Double Leverage															
Equity investment in subs / Equity capital	96.32			97.08			97	103.22	15	97.15	103.10	17			
Total investment in subs / Equity capital	158.37			147.85			99.97	111.07	21	99.65	112.48	21			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.53			-0.51			-0.42	0.36	13	-0.45	0.35	13			
Equity investment in subs – equity cap / Net income-div (X)								1.22			1.22				
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	4,267.33			410.65			3,933.62	177.68	99	1,434.38	162.34	99			
Cash from ops + noncash items + op expense / Op expense + dividend	4,276.22			410.56			3,896.04	190.27	99	1,533.18	174.91	99			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.06			100.84			-480.37	116.34	1	1,534.50	103.19	99			
Pretax operating income + interest expense / Interest expense								1,968.54				2,898.75			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref								1,632.83				1,369.37			
Dividends + interest from subsidiaries / Interest expense + dividends								210.80				188.90			
Fees + other income from subsidiaries / Salary + other expenses	0			0			0	16.52	30	0	16.08	33			
Net income / Current part of long-term debt + preferred dividends (X)								57.11				33.93			
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.99			0.48			0.65	2.64	42	0.35	2.61	36			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due								0.04			0.24				
Nonaccrual								0.54			6.54				
Total								0.58			6.78				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0	0	49	0	0	49			
To nonbank subsidiaries	0			0			0	0.10	46	0	0.24	44			
To subsidiary holding companies	0			0			0	0	49	0	0	49			
Total	0			0			0	0.10	46	0	0.25	44			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	43.75			46.36			54.74	5.62	92	58.23	5.50	93			
Combined thrift assets (reported only by bank holding companies)	0			0			0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0.07			0.22			1.47	0.19	90	3.03	0.21	92			

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0			0			0	57.84	1	0	57.26	2			
Dividends declared / Net income	0			0			0	33.08	3	0	27.33	5			
Net income – dividends / Average equity.....	7.04			5.94			7.26	6.46	61	6.47	7.33	41			
Percent of Dividends Paid															
Dividends from bank subsidiaries								178.13			157.73				
Dividends from nonbank subsidiaries								7.53			7.13				
Dividends from subsidiary holding companies.....								21.40			16.86				
Dividends from all subsidiaries								260.40			215.26				
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries								66.55			60.71				
Interest income from bank subsidiaries.....								0.54			0.52				
Management and service fees from bank subsidiaries								1.55			1.88				
Other income from bank subsidiaries.....								0			0				
Operating income from bank subsidiaries								69.36			63.43				
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	184.70			10.91			97.62	82.95	58	27.22	51.40	48			
Interest income from nonbank subsidiaries.....	0			0			0	20.25	26	0	18.56	24			
Management and service fees from nonbank subsidiaries	0			0			0	1.92	38	0	2.96	38			
Other income from nonbank subsidiaries.....	0			0			0	1.06	43	0	0.15	48			
Operating income from nonbank subsidiaries	184.70			10.91			97.62	150.41	45	27.22	99.33	32			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0			0			0	61.23	17	0	48.56	15			
Interest income from subsidiary holding companies	0			0.04			0.35	6.54	57	0	3.95	26			
Management and service fees from subsidiary holding companies.....	0			0			0	0.36	46	0	0.43	46			
Other income from subsidiary holding companies.....	0			0			0	0.29	44	0	0.01	48			
Operating income from subsidiary holding companies.....	0			0.04			0.35	76.49	23	0	61.19	9			
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0	67.32	10	0	65.18	11			
Interest income from bank subsidiaries.....	0			0			0	0.80	18	0	0.92	18			
Management and service fees from bank subsidiaries	0			0			0	1.81	36	0	2.01	37			
Other income from bank subsidiaries.....	0			0			0	0.03	44	0	0.02	47			
Operating income from bank subsidiaries	0			0			0	78.80	4	0	74.20	5			
Dividends from nonbank subsidiaries	100			98.87			99.20	2.65	99	100	2.57	99			
Interest income from nonbank subsidiaries.....	0			0			0	1.19	30	0	2.32	29			
Management and service fees from nonbank subsidiaries	0			0			0	0.06	41	0	0.03	41			
Other income from nonbank subsidiaries.....	0			0			0	0.04	44	0	0.02	48			
Operating income from nonbank subsidiaries	100			98.87			99.20	7.29	97	100	7.64	97			
Dividends from subsidiary holding companies.....	0			0			0	4.52	43	0	5.15	42			
Interest income from subsidiary holding companies	0			1.13			0.80	0.20	90	0	0.37	43			
Management and service fees from subsidiary holding companies.....	0			0			0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0			0			0	0	48	0	0	49			
Operating income from subsidiary holding companies.....	0			1.13			0.80	6.08	82	0	6.79	39			
Loans and advances from subsidiaries / Short term debt.....								83.37			87.87				
Loans and advances from subsidiaries / Total debt	0			0			28.33			26.53					